556 the profit incentive is entirely secondary to the social incen-
472 tive. In order to understand these differences more clearly,
571 let us examine the process by which an investment is made by
577 both the tribal peasant and the entrepreneur.

556 In order to make an investment some sort of capital must
454 be available, either through savings or acquired by credit. The
231 most common form of savings among the fellah is in the form of
471 livestock. Livestock in this society, however, is encumbered with certain values that savings in an industrial society do not generally possess. For one thing, livestock is heavily committed to meet ceremonial expenses. It is also a highly visible form of savings and consequently has a symbolic value in terms of prestige. By assigning such resources to capital development the fellah weakens his traditional position in the
556 community. Another form of savings is jewelry, which can be
30 regarded as cash storage. While jewelry has this potential in
454 the Rif, it is rather difficult to translate into a function.
[422] Jewelry is a woman's possession passed on from mother to daughter. Although many men are wont to utilize their wives' jewelry for increasing cash reserves, they cannot readily do so. Many of the women hoard their jewelry in their mothers' houses in order to assure that it stays in their possession. This form of wealth is regarded as an inviolable possession of the female and as such has definite cultural barriers to its being used as savings.

• 452 Another form of financing expenses for investment is through obtaining credit. Credit in the Rif, however, is based

452 on a quite different system with its own ideology than that which obtains in an industrial society or even among urban Moroccans. In an industrial society credit is based on tangibles, on some form of material good which has roughly an equivalent value to the loan. In the Rif the majority of transactions involving the extension of credit are guaranteed by a personal and intangible factor, one's social status and prestige. A man's reputation, the social credits he has accumulated, the ones his father and grandfather established, are his most valuable assets. A man who has established such social credit can draw on financial resources much broader than those available to the man without it. Because he supports the integrity of the community, he can draw on the community reserve with no greater guarantee than his word. One man, a quite humble fellah, financed his son's wedding with three loans, of $150 apiece, from a brother, the son of a deceased brother, and a friend. He was able in this manner to hold a wedding ceremony of considerable elegance with over five hundred guests. In another case, in which a young man wished to marry against his father's wishes, he could find almost no financing within the community except from returning migrant labor youths. Among this latter class the traditional ideology has been diluted by the industrial experience. These migrants have introduced a certain amount of novelty, especially in the material culture. Whether they shall also exert an influence in traditional social relationships and modes of social organization remains to be seen.

452 554

[177] [464]

443 182 571 [452] [554] He can get credit in the local shops on the basis of his reputation. Here he can consult relatives and friends, settle petty disputes, arrange marriages and sell property. His ties to the marketplace do not depend on "improved communication" but on a whole series of both economic and noneconomic involvements with the local market.

443 182 What is the nature then of this local market? I shall try to arrive at a picture of the common elements of all sugs of the Rif, although there will be slightly different elements or emphasis in each specific sug. As Bourrilly comments, "L'importance de ces souks varie naturallement avec l'importance des régions qu'ils desservent, de la clientèle qu'ils attirent, des zones de production dont ils sont le débouché" (1932:211). Still, after spending many weary days in such places one cannot help but sympathize with Albéniz: "Visto y descrito uno cualquiera de ellos, están vistos y descritos los demás" (1930:118).

443 [651] [366] [312] Most of the markets are walled-in enclosures with only one or two openings, assuring the collection of market taxes. They are ideally located near a source of water so that animals can drink. Special places outside the walls are allocated for the quartering of mules and donkeys. Inside the market are rows of permanent structures, either small shops or cafes. On a non-market day the site will be deserted except for a few soldiers assigned to each market and a few tribesmen, sitting inside the canteens drinking tea.

443 445 as clothes, kerosene, sandals, rugs, blankets, hardware, and spices.

443 444 A final group of market participants is the shop and cafe owners--those men who have purchased or inherited business shops which ring the market. Within such shops one can purchase most of the commodities that the fellah seeks for household consumption. In all the marketplace, the only appearance of credit is 443 444 452 in such shops where, based on one's personal reputation, payments can be spread into the future. With all the other participants (439) of the suq, each transaction must be culminated by an exchange of cash for goods. It is only in the local shops and with local tribesmen that honour guarantees a purchase. In the Rif when people interact in the market yet are not part of the same community, payment has no guarantee except an immediate exchange of cash. In the shops the local fellah, if they have maintained trust, may purchase without money. As a shop owner explained to me: "We live in a poor country. How else could the people buy?" There is no interest charged on such credit.

443 571 (128) These, then, are the perimeters of the marketplace. I shall now discuss the functional relationships obtaining within this complex. By discovering who interacts and with what degree, we shall be in a better position to evaluate the role of the 442 443 571 Berber in the market. First, we note that the large-scale buyers do not interact in the local markets with the large-scale sellers. This is a function of size and transporting. Any firm operating at this magnitude in the markets of the Central Rif realizes its